
STATE OF WISCONSIN
HEALTH INSURANCE RISK SHARING PLAN (HIRSP)
1751 West Broadway
P.O. Box 8961
Madison, Wisconsin 53708-8961
(800) 828-4777 or (608) 221-4551

**Amendment to the Policy of the
Wisconsin Health Insurance Risk Sharing Plan (HIRSP)
Regarding Eligibility and Drug Benefits**

The Wisconsin Health Insurance Risk Sharing Plan (HIRSP) is amending the eligibility and drug benefits for your HIRSP policy.

This amendment contains only information regarding these changes. For full details about your HIRSP coverage, always refer to your HIRSP policy as well as any amendments.

The following replaces in its entirety Part H. HIRSP Plans

HIRSP offers two insurance plans.

Plan 1

Plan 1 is for people who are: (a) not eligible for *Medicare*; or (b) who are eligible for *Medicare* but are not enrolled in *Medicare* Part A, B, or D. Plan 1 offers two choices of annual deductible levels. *Policyholders* may choose between Option A (\$1,000 deductible) and Option B (\$2,500 deductible).

Once each *calendar year*, *policyholders* may request a change between Option A and Option B. The requested change will be effective January 1 of the next *calendar year* if the *policyholder* notifies HIRSP before November 1 of the current *calendar year*.

Policyholders are required to notify HIRSP when they become eligible for *Medicare*.

Plan 2

Plan 2 (\$500 deductible) is only for people who are eligible for and enrolled in *Medicare* Parts A, B and D.

The following amends Part J. Reimbursement

The provision entitled "Medicare Deductible and Coinsurance (Plan 2)" is deleted and replaced by the following:

Medicare Deductible and Coinsurance (Plan 2)

For a Plan 2 *policyholder*, HIRSP will pay *Medicare deductible* and *Medicare coinsurance* as long as the *service* is a HIRSP *covered service*. HIRSP's *covered services* which are listed in this policy, may not necessarily be the same as a *Medicare-covered* benefit.

The following amends Part R. Drug Benefits

The following provision is added to the beginning of Part R.:

All claims for covered prescription drugs must be submitted to the policyholder's Medicare Part D carrier before benefits will be payable under this Part R.

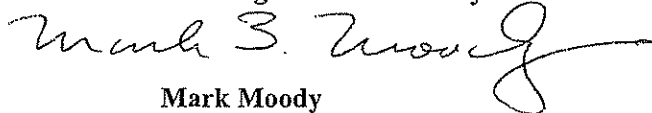
The following exclusions are added to the subsection entitled "Drugs Not Covered by HIRSP" in Part T. Exclusions and Limitations

- (22) those drugs not listed on the *Medicare* Part D formulary, except for those drugs that are not listed in the *Medicare* Part D formulary due to a specific exclusion by *Medicare*.

This amendment shall be effective for all existing policyholders on May 15, 2006. This endorsement shall be effective for all new policyholders on the effective date of their policy. It shall continue in force under the same terms, conditions, and provisions as govern the policy and any amendments.

All other terms, conditions, and provisions of the policy remain unchanged except as stated above.

This amendment is signed for HIRSP by



Mark Moody

**Administrator, Division of Health Care Financing
Chairman, Health Insurance Risk Sharing Plan Board of Governors**